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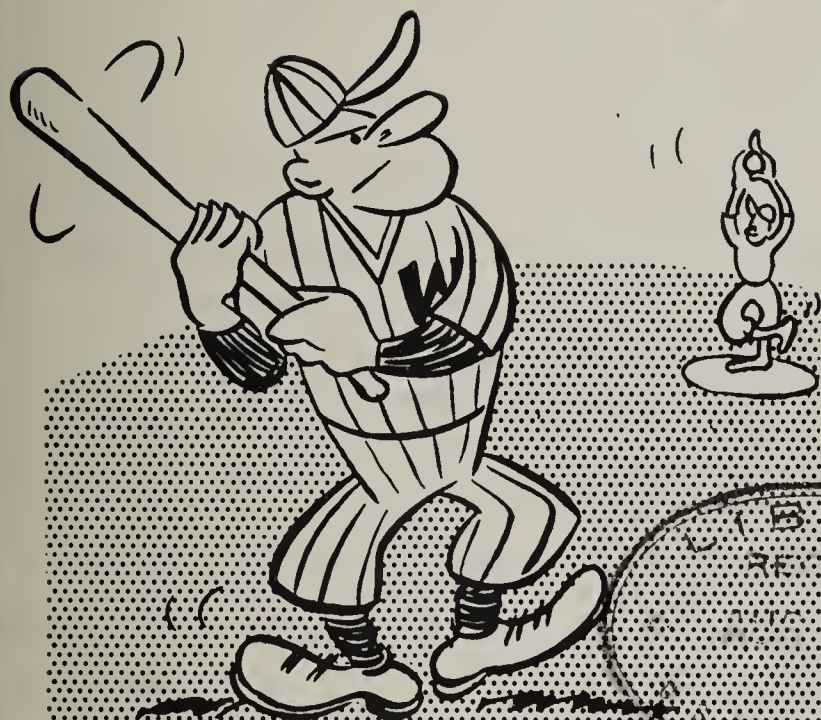
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# SALES TALK

Suggestions and Materials  
for Developing County  
Crop Insurance Programs

FEDERAL CROP INSURANCE CORPORATION . . . . . Washington, D.C.

Play Ball!



**YOU'RE  
the  
Big Man**

That's what the coach, teammates, and fans shout to the batter at the plate when a hit means a run - or an out means a loss. The opponents shout the same encouragement to their pitcher.

It doesn't make any difference whether the batter or pitcher stands 5-2 in high heels or 6-5 in loafers or weighs 120 dripping wet or 240 after a hard day's work. At that moment, in that situation, he's "the big man."

In crop insurance, "the big man" in every county is the AGENT. Whether it's a winning or a losing season depends on him.

## Must be Ready and Willing

The agent has to be ready and willing to meet varying situations, resistance, arguments and, perhaps, even the jeers of those who want to see him strike out and his team lose. Either he stands up to the plate and gives a good account of himself, or we lose the game as far as expanding business and increasing premium income is concerned.

If he stands up there and never takes his bat off his shoulder or waves weakly and walks back to the dugout with his head down, he's a sorry spectacle to the fans, to his teammates, and himself. He has been tried and found wanting in that essential ingredient of every success menu, "giving it the good try" - his best effort.



He's demonstrated that he's out of his class. He doesn't have the stuff inside that it takes to stand up to the plate in the clutch and put forth the energy, the quick thinking necessary to keep even with the pitcher - and the coordination necessary to get results.

### Going to Bat

The crop insurance agent comes to bat every time he contacts a farmer with the objective of signing him up for the crop insurance if it can be done. If he stands up there and swings all the way. . . .he'll find opportunities to break through the defense and get people to spend money for valuable and important insurance protection. He's got to be ready to hit to different fields. He can't count on swinging the bat in the same arc each time. If he's out in the field trying, he'll get signatures. . . . CONTACTS MEAN CONTRACTS. The more times he comes to bat, the better he'll hit if he profits from his opportunities to improve. Practice is the road to perfection.

### It Takes Practice

There were some very good hitters among the agents the first time around. There were others who showed the need for more practice and effort to move into the critical category when they stepped up to the plate. There were many who didn't get up to bat enough times. There were others who stayed in the club house and never got out on the playing field. Naturally, it's ridiculous to expect to sit in the club house or in the dugout and get a hit, and it's just as ridiculous to expect to sit and wait for the farmers to come to you and insist on signing an application for insurance protection they know little or nothing about. If they don't have crop insurance, it's best to assume that they don't understand it. The safe assumption is that when you get a man to see its real value, he will take it.

So, Mr. Agent - - "YOU'RE THE BIG MAN" in crop insurance to both the farmer and the Corporation. Don't depend on a rally in the late innings. . . .Step up to the plate and start swinging for results from now until the last inning - the closing date when the next season gets under way. . . .Some of your teammates have already been up at the plate enough to be sure of a better performance than last year. So start warming up now - and, remember, when the game's over, it's the high score that wins.

## SIMPLICITY IS SO COMPLICATED

A writer, asked to prepare some educational copy against an early deadline, laments:

"If I only had time to do something simple."

The substance of his attitude is that (1) the simple approach is the most effective approach, and (2) it's harder to be "simple" than to be "complicated." And, he's right.

The successful salesman, no matter what he's selling, knows the value of simplicity. In singing the praises of his product he sticks to fetching melodies and lyrics that are short and snappy.

This seems a simple enough formula. Why don't more salesmen use it? Why do a lot of salesmen find it difficult to be simple and lead a prospect through a jungle of confusing facts and figures and a complexity of detail?

### Voice of Authority

Perhaps the answer lies in the fact that a salesman must know a great deal more about his product than his customers need or want to know. The salesman's "voice of authority" is based upon his intimate knowledge and understanding of the thing he sells. This is as it should be, for the more he knows about his product, the better he can convey its merits to the potential buyer. On the other hand, he is not required to tell the customer everything he knows about the product. The advantage of a well-stocked storehouse of knowledge is not that a salesman can give his prospect more information, but selective information - the kind that is meaningful to him.

Consider the man selling calculating machines. The extraordinary and fabulously complex mechanism under the machine's shell may be no mystery to him, but does he explain these "works" to the would-be buyer? Of course not. It would take too long, for one thing, and the customer doesn't want to know anyhow. The original purpose of the calculating machine was to make





arithmetic simple. The salesman takes it from there. Note the speed with which it adds, subtracts, multiplies, and divides, he points out. Observe the clean lines; the quiet motor; the sharp, easily-seen calibrations on the keys. It's a known product, servicing is readily available, the price is reasonable, terms are available. That's about it. The customer has been told the things he wants to know. He has no wish to become an expert on the structure and design of calculating machines. Yet, so far as he is concerned, he got the whole story. Nothing of importance to him was left out.

### Knows His Product

The effective crop insurance agent will know his product and know it well. He'll be able to answer any question thrown his way. But in selling crop insurance he won't try to tell a prospect all that's to be known about crop insurance in a 15-minute interview. He won't make a sale that way. He'll only confuse the farmer, and probably himself.

The component structure of crop insurance is a complexity, as it must be, but its purpose is simple, and it's the purpose that's of primary interest to the farmer.

"What does crop insurance protect?" the farmer asks.

It protects the money you invest in your crops, no matter what nature does to damage or destroy those crops. We call it "all-risk" protection because it insures against all natural, unavoidable causes of damage.

That's crop insurance in a nutshell, and you take it from there. He'll want to know about how much it costs, and you tell him that in a jiffy. You point out how insurance puts a money-back guarantee on his crop investment; how it provides a source of collateral for credit and financing; how it raises his economic standard; how it bolsters the local economy in times of widespread crop damage. After that, a few questions on one detail or another, and that about wraps it up. After he signs, you tell him about acreage reports, premium payment, reporting a loss, and the things required of him to meet conditions of the contract. If he doesn't sign, these latter points are of no consequence to him, so you can skip them.

### No Double Talk

You'll make progress with the simple approach because you're talking in understandable terms. No mumbo-jumbo about the structure and establishment of rates and coverages, the details of hypothetical loss adjustments, land classification, etc. Answer questions, sure. But keep the finished product in mind - protection. That's what you're selling. The tourist, after all, sees only the forest. The trained forester sees the elm, the ash, the long-needle pine, the wild barberry, the sumac, the fern, and the moss. Most of us are just tourists. We're only interested in the good life the forest gives us. We let the experts catalog what's in it.



## SUGGESTED LETTER TO UNINSURED GROWERS

ATTENTION MR. WHEAT PRODUCER:

When you get the proposition off at arm's length and look it squarely in the face, you'll agree that the insured way is the way of safety for the wheat grower. When the crop fails or is severely damaged, the policy pays off, thus cushioning the farmer's fall. In lush years, with yields high, the small cost of the protection is tempered by the glow of success. You then realize that you are merely contributing a little bit of your abundance to make sure that the measure of trouble will never be completely filled - that the premium payment is just a little down on a big bill that might come crashing through any year.

Now the way to get this protection is to reach out your hand and take it, assuming of course that you wheat acreage is insurable. Not all farms or all farmers are, as you'll readily understand, for this program must be operated on a sound and selective basis if it is to continue its effectiveness in the community. But, if you are a good farmer (landlord or tenant) with, say, an average piece of land, the Federal Crop Insurance program is ready to welcome you and serve you with an investment protection plan which cannot be duplicated anywhere.

First, of course, you sign an application. You can get one of the blanks now at the county crop insurance office, even by mail if you prefer. Or you can sign up with one of the following agents:

\_\_\_\_\_. Once your application is approved, your policy becomes effective immediately, and your interest in all the wheat you plant on insurable acreage within the county is under its protection. And so long as you do your part - a good job of farming, that is - the contract will remain in full force, year after year, unless cancelled by yourself or the Corporation. It is an all-risk policy, covering the unavoidable causes of damage - weather, disease, insects, flood, rust, and all the rest.

If you do not know how much wheat you are going to plant, that need not delay your application. When you have planted your crop, you send us an acreage report, and this is the basis of your coverage and its cost. This acreage times your coverage per acre gives you the top level of protection. The acreage times the premium per acre is the total cost. If you wish to pay this immediately after filing your acreage report and get it off your mind, you have that privilege and can save money by doing so. The premium can be paid on a discounted basis until when the full rate, which is 10% higher, goes into effect.

Naturally, the coverages and rates vary with localities. The correct figures for your farm can be obtained at the county crop insurance office or from the Federal Crop Insurance agent.

You'll be interested in knowing that indemnities due you in case of loss will bear a close relationship to your investment in time, labor, and money, that this settlement value increases progressively with the stage of crop development, through the entire period from seeding to harvest. Three such stages are recognized in the settlement of wheat claims. The first stage applies only when the acreage is released at your request and planted to a substitute crop, the second stage applies to unharvested acreage, and the third and highest stage applies to acreage harvested or to be harvested.

While a single application will cover your interest in all the wheat you plant in the county, settlements are made on the basis of insurance units, of which you may have one or several. Again, the county office can supply this information. Simply stated, if the total production on an insurance unit falls below the insured level, you receive a check for the difference.

That just about covers the main points - except the accumulative values, or the credits extended for good cropping experience. When an individual farmer has seven or more consecutively insured crops without a loss, he is entitled to a premium reduction of 25%. Furthermore, if a policyholder accumulates a balance of premiums over indemnities on consecutively insured crops in preceding years that exceeds his harvested acreage for the year, his premium is reduced 50%. So, you can see that discounts are in fact equalizing factors that help to hold the cost of all-risk protection at minimum levels.

We can give you all the details any time that suits your convenience. And we'd like to do that - with no obligation on your part. Once you learn all about it, we think you'll agree that crop insurance is a GOOD policy - a good policy for you.

---

Agent



## A Risky Roundtrip



### PROTECTION ALL THE WAY

A traveler, about to embark on a hazardous journey, will take whatever steps are necessary to protect himself against threats to his well-being along the way.

If his destination is the Arctic wastelands, he will make certain that his clothing and equipment will sustain him against the severe cold. If he goes into the wilderness, he will go armed to guard against attack by animals. If he takes a boating trip, he will make sure that life belts are a part of his emergency gear.

He takes these precautions because he wants to travel on a "round-trip" ticket if it is within his control to do so. In that way he'll be around to enjoy many future exploits.

### It's Fundamental

Protection is one of life's fundamentals, and is taken for granted by most of us. Even in the comparative comfort and safety of modern rail and air travel protection is not overlooked. Today's traveler looks to insurance to guard against the effects of "what might happen!" He does it without batting an eyelash because he knows it's the smart thing to do.

Now, consider the hazardous voyage of crop investment dollars - the money a farmer spends to make a crop. These dollars are "round-trip" dollars. They have to ride out the hazardous growing season and be back at home base in time for next year's crop. They have a job to do - not just this year, but every year.

Usually, it works out that way. Crop investment dollars come back in the form of income from crops harvested and sold - and often bring along some extra dollars as well.... "profit" dollars.

But - not always necessarily so.

If something happens to that crop - if Mother Nature decides there won't be a harvest on that particular acreage this year - the crop investment dollars don't come back. They don't make the "roundtrip."



At this point, you'll interrupt and point out that, if the investment is insured with Federal All-risk Crop Insurance, those dollars will come back, no matter what happens to the crop. And that's right. That's the purpose of crop insurance - to make certain that crop investment dollars will be on hand to do their work at the beginning of every crop year. You know the story.

When a farmer loses a crop he's inclined ... like most of us would be ... to think in terms of the profit he lost rather than the investment he lost. Actually, he didn't lose his profit, because he never had it to lose. A man can't lose something he never had. But his investment is gone, and that's a real out-of-pocket loss.

So the burden of this story is:

"Before you send your crop investment dollars off on a hazardous round-trip journey through the growing season, be sure - INSURE with Federal All-risk Crop Insurance."

# DUST STORMS

Are blowing to the south of us; will the hot dry winds reach up into this state come summer? No one knows, but the best one can do about it is to protect the wheat crop investment with FEDERAL CROP INSURANCE. Deadline date for making application is MARCH 31, 1954  
at the

**OLIVER COUNTY ASC OFFICE**

Center - North Dakota

## SUGGESTED RADIO SCRIPT

About 7 minutes

ANNOUNCER: With me today is           (name)          , of           (place)          , who is           (name county)           agent for the Federal Crop Insurance Corporation. We've asked him to come over to tell us all about the Government-backed insurance program he represents.

FCIC: When you say "all" about the program,           (name)          , you make it sound very involved and complicated.

ANNOUNCER: Well, frankly, I've always looked upon insurance policies as exhibitions of the latest thing in fine print. They look very complicated to me.

FCIC: Policies may look a little detailed,           (name)          , but insurance programs are pretty simple affairs. It's that way, at least, with Federal Crop Insurance - a simple, straightforward business proposition, if you ever saw one.

ANNOUNCER: That kind of talk I like,           (name)          . Tell me more - in simple terms, of course.

FCIC: Well,           (name)          , you know as well as I do that it takes a lot of money to farm these days. Everytime a farmer puts in a crop, he has to shell out for it. Seed, labor costs, gas, oil, getting equipment in shape - stuff like that - all takes money. We put a fancy name on it and call it his "crop investment." But by any other name - dough, cabbage, green stuff, lettuce, shekels - it's all the same...money. If his crop turns out good, he gets that money back, and some extra dollars with it. That puts him in shape for next year's crop, and maybe gets him a new piano for the wife and kids. If his crops don't do too well, and he just breaks even, he gets his crop investment money back but has to do without the piano. Still, he can try again for the next crop.

ANNOUNCER: .....But if he loses his crop entirely, he loses everything..... his crop investment, his profit.....and the piano, too.

FCIC: It would seem so,           (name)          , but not actually that. He couldn't lose his profit - or the piano, if you will - because he never had them to lose. A person can't lose something he never had. What he loses, in the event of crop failure, is the money he put into the crop - the crop investment money. To put in a new crop, he'll have to scare up some new money, and that isn't always easy.

ANNOUNCER: .....But where does crop insurance fit into the picture?



FCIC: It fits in right at the point where the farmer loses all or part of his crop investment money. Crop insurance protects the money the farmer spends to make a crop. If his crop is damaged or even completely destroyed, he gets his money back through a crop insurance indemnity.

ANNOUNCER: Crop insurance, then, puts a sort of "money-back" guarantee on his crop investment dollars.....right?

FCIC: Right. And that's what I meant when I said that crop insurance was a simple, straightforward business proposition.....even though I talked a blue streak getting around to it.

ANNOUNCER: Well, I can see a lot of advantages in getting that money back. But most farmers like to do better than break even. Couldn't the coverage be extended over the profit line a little bit?

FCIC: (name), farmers look to their crops to make them their profits. I don't know of any insurance that's written on a man's expected profits. That would be like a guy fishing who gets into rough water. His boat turns over, spilling him and his fish into the water. He can't swim, but a life preserve he carried along gets him safely to shore. Then, instead of thinking himself lucky to be alive, he complains about losing his fish.

ANNOUNCER: I see what you mean. Nobody really profits when he collects on his insurance. Insurance is protection.....something you hope you'll never need, but a very good thing to have just in case you do.

FCIC: Exactly. The average farmer makes out pretty well most years. He makes a crop, and perhaps some money, too. But he knows that Mother Nature is everlastingly busy somewhere smothering hopes of a good harvest.....with such things as drought, wind, flood, frost, insects, blight, rust, and all the rest.....He knows she can hit him.....and sometimes with devastating finality. The farmer who hasn't been hit has seen it happen to someone else, and he's aware that crop failure is no respecter of persons. That, uncertainty factory is the basis of all insurance. You know somebody will get hurt, but you don't know who. To play it safe you have to protect them all.

ANNOUNCER: I get you. Now to get back to that simple approach you were talking about.....You've said in effect that crop insurance protects a farmer's crop investment. Right?



FCIC: Absolutely. And what's more, it protects it against any kind of natural, unavoidable cause. We call it "all-risk" protection.

ANNOUNCER: Okay. Now what about the cost? A farmer pays for this protection, I gather.

FCIC: He does...just like he does for any other kind of insurance. The cost per acre varies a little in different areas of the county, but a good average is about \$ \_\_\_\_\_ of premium for every \$ \_\_\_\_\_ per acre of protection.

ANNOUNCER: Why do premiums vary?

FCIC: They vary because risks vary. Some areas are more susceptible to crop losses than others, and that has to be taken into account when setting rates. That's a standard insurance practice.

ANNOUNCER: Suppose then, that a farmer has a very good personal history of production. Is he held to the rate for the area, regardless?

FCIC: No, sir. A policyholder who builds a record of good experience can earn premium reductions running as high as \_\_\_\_\_ percent. His good fortune works two ways. He enjoys good cropping experience - and yet, is fully protected at lower cost.

ANNOUNCER: I see. Well, we've covered protection and premiums. Now, how about the other end of the deal.....the indemnity end?

FCIC: Well, (name), as we said before, an indemnity is something a fellow hopes he won't need, but is a mighty good thing to have if he does need it. It's like the life preserver in that fishing boat I mentioned. Nobody wants to make use of it, but it's there just in case.....Anyhow, when a farmer suffers a crop loss and reports it, it's promptly adjusted. Except in unusual cases, he gets his money in short order.

ANNOUNCER: I imagine those indemnity dollars look pretty good when a farmer comes through a growing season with nothing to show for his efforts.

FCIC: They do, indeed, (name). With his production costs assured, a farmer knows he'll be in business come next planting time. He can meet necessary bills without straining his credit past the breaking point.....a big item in itself. And if he needs more credit, his policy helps him get it. We have a slogan we use, which goes like this: "Federal Crop Insurance...a GOOD

POLICY for you." I'd say it's just that to any (crop)  
grower..."a GOOD POLICY for you!"

ANNOUNCER: Thanks, (name), for being with us and giving us the low-  
down on the high points of Federal "All-risk" Crop Insurance.  
Come see us again.

*Farmers . . .*

## **Help Yourself to Protection On Your 1954 Crop**

You can't outguess the weatherman, or tell  
when you may again play host to those little  
green bugs . . .

**But you can keep them from  
putting you out of business.**

*Protect Yourself from Loss...*

**With Multiple Crop Insurance  
At Low Cost.**

*Remember...*

March 31 is the deadline for making  
new 1954 applications.

Re-instating cancelled contracts must  
be done by March 1.

## **Federal Crop Insurance Office**

**Walter Scott, Agent**

**Ellendale**

**N. D.**

SUGGESTED LETTER FROM AGENT  
TO BANKER OR CREDIT AGENCY

Dear Sir:

As a banker, you appreciate fully the value of credit. More than that, you appreciate doing business with a person who values his credit.

To the farmer, credit is one of the vitals of his business. In most cases, he plants his crop, cares for it, and harvests it -- all on credit. This credit is represented by money borrowed from institutions such as yours -- money that must be paid back. In responsible lending agencies, the borrower must, of course, be good for the money he gets. He must be a good credit risk.

With these thoughts in mind, I'd like to call your attention to Federal All-risk Crop Insurance. This insurance program, backed by the Federal Government, and operating through the United States Department of Agriculture, offers protection of the money farmers spend to produce their crops against all natural, unavoidable production hazards. In other words, should a farmer's crop be damaged or destroyed by drought, floods, insects, plant disease, or any other cause beyond his control, the money invested in that crop would be returned to him in the form of an indemnity.

Because of the extraordinary risks involved in crop production, the value of crop insurance as a credit prop can readily be seen. More and more bankers and finance people throughout the country are urging their farmer borrowers to take advantage of this protection.

In instances where the borrower represents a somewhat higher-than-normal risk, many lenders are insisting that the crop investment be protected with crop insurance. The insured's policy, in such cases, serves as collateral for the loan. The cost of this insurance, in relation to the protection provided, is reasonable and is easily absorbed by the producer in a normal crop year.

Aside from benefits to individuals under the program, there are community benefits as well because the purchasing power of the farmer is maintained. In times of widespread crop damage in the area (as occurred in 19\_\_ ) insurance indemnities would go a long way toward keeping the local economy in a healthy condition.

Most (crop) growers, including landlords and tenants, are eligible to participate in this program, and a great many now do so, in (name) county.



If you are interested in learning more about this program, I should be pleased to meet with you at your convenience and tell you about it. An appointment can be arranged by writing or telephoning my office. Once the facts about this program are known, I believe you will agree with us that Federal All-risk Crop Insurance -- as we tell our farmer participants -- is a good policy for you.

Most sincerely yours,

---

Agent

## **Otter Tail County Farmers You Can't Stop A Storm**

**BUT—You Can Protect Your Crop Investment**

### **Protect**

Your labor and dollars you invest to produce your 1954 wheat crops with a crop insurance policy. The insurance shall cover unavoidable loss due to drought, flood, hail, wind, frost, fire, insect infestation, plant disease, rust and such other unavoidable causes.

● SEE YOUR PMA OFFICE TODAY ●

West Otter Tail Co.      East Otter Tail Co.

See

See

**JULIUS LARSON**  
P.O. Bldg., Room 1  
PMA Office  
Fergus Falls

**EDWIN ALBRIGHT**  
PMA Office  
Perham, Minn.

The deadline for making application for this insurance is March 31, 1954.

## CIRCULAR LETTERS

To judge from sample county office mailings sent to us, it appears that illustrated circular letters proved very popular with sales agents during the Spring campaigns. For this reason, we have increased our usual contribution of two or three suggested letters to 7 in this issue of SALES TALK.

Circular letters were not invented by us. They've been used for many years by people in the business of selling things, and their effectiveness is a proven fact. Of course, quality is a variable factor in circular letters as in other things, and for that reason they can range all the way from "excellent" to "very bad" insofar as effectiveness is concerned.

### Simple Formula

The formula for a good circular letter is fairly simple.. The principle ingredients are (1) originality, (2) readability, and (3) neatness of execution. Originality is easier to specify than to carry out, and it involves subtle factors not readily measured. But, as individuals, we do things differently and to that extent, at least, have the capacity to be original. Stated more simply: Find a theme for your letter, then do it up as best you can.

Readability is very important in circular letters, and is achieved by sticking to clear, simple words and phrases. You'll get more mileage out of your letters by using plain, every-day English. That's something everybody understands.

Neatness of execution needs particular emphasis in the case of circular letters. Most such letters are duplicated from stencils, and unless great care is taken in their preparation and use, quality of the finished letters can suffer materially.

When preparing a circular letter for duplication, observe the following recommendations:

- (1) Cut a sharp, clean stencil. Take a little more time than you would typing a letter.

- (2) Run stencil off at a speed that will insure a clear, sharp, easily-read print.

- (3) Cut illustrations with the stencil over glass so that etched lines will pass ink freely. Blurred and poorly defined sketches are no help in

making your letters effective. If ordinary stencils tear under stylus pressure or otherwise give you trouble, get a supply of stencils especially made of illustration use. Such stencils are equally good for typewritten text.

(4) If illustrations are used in your letter, use tinted paper stock similar to the colors used in SALES TALK. Light colors tend to make an illustrated letter more generally read than does white paper.

(5) If your letter is not illustrated, and follows the tenor of a business or personal letter, use white duplicating stock and, if possible, type in the recipient's name and address and a salutation over the letter. Also, if possible, sign the letter in colored ink. The more you make it like a personal letter, the greater the chance that it will be read. This individual treatment of letters is not practicable in all counties, particularly where the mailing list is very large. But where it can be done, it will pay to do it.

## POST CARDS

Post cards are used by many agents and, for certain purposes, can be of great value. Cheaper to mail than letters, they handle easily, and -- because of the brevity of the message -- are usually read by the recipient.

### Valuable as Reminders

They are particularly valuable as reminders of deadline dates for crop insurance sign-up, acreage reports, discounted premiums, and such.

Post cards, however, are made of stock not particularly suited to duplicating machine inks which require soft, absorbent surfaces. Ink on card stock, therefore, remains wet longer and smears readily. Also, ink from one card offsets on another.

To prevent or minimize this problem, always slip a sheet of regular duplicating stock over each post card as it comes out of the machine. Slip-sheeting will give you cleaner cards and will speed up drying of the ink.

As suggested for circular letters, sharp, clean-cut stencils will also give you better looking post cards. Furthermore, you'll find folks are more apt to reach a card that's signed by hand with pen and ink.

Some agents may find a portable post card printer useful. These devices, manufactured under several trade names, can be purchased in



stationery stores for prices ranging from about \$10.00 and up. Special stencils are usually used with these printers, and inking is automatic. Messages may be typed or handwritten with a stylus. Guide slots permit perfect registration, assuring a neat finished job of duplication.

If local dealers do not carry these machines, information as to where they may be obtained can be supplied by this office. Requests should be directed to the State Director.

Agents may find it desirable occasionally to send out cards with printed messages. Printing costs are usually very nominal where the run is small and card stock is furnished by the customer rather than the printer.

### Use Your Own Ideas

Whether circular letter or post card, don't hesitate to put your own ideas to work. We have no monopoly on genius here, and who knows? You may come up with an inspiration we can pass on to all other crop insurance counties. You're welcome to use the suggested letters included in this and other issues of SALES TALK, but -- remember, they're "suggested" letters. You're free to adapt them in any way that will improve them and make them more pertinent to your area and your programs.

\* \* \* \* \*

## ***Federal Crop Insurance***

### **ON WHEAT and Flax**

The only **ALL-RISK** crop protection.

A County program, a County business

**Ray M. Norgaard and Oris Moen, Agents**  
Office in A.S.C. Building, McIntosh, Minn.



# STAND ON YOUR *OWN* TWO FEET!



When we were kids, our folks often reminded us that we'd get more out of life if we'd grow up to "stand on our own two feet."

It's good advice, too. Just as good now as it was when we were young. The self-sufficient man -- the guy who can take care of himself, come what may -- is the successful man. He's a happier man, too, and a credit to his community.

How does he get that way? Is he just naturally lucky? Did he inherit a fortune?

Luck and money can help, of course. But self-sufficiency is mostly a matter of intelligent management of one's affairs. The man who's able to stand "on his own" is most likely a fellow who doesn't take unnecessary chances. There's a difference, you know, between taking chances and taking unnecessary chances.

For one thing, he doesn't unnecessarily risk his crop investment money. He knows farming is a risky business. He knows that the planting and caring for a crop doesn't assure a rich harvest. Bad weather, bugs, and plant diseases are ever-present hazards that must be reckoned with. To play it safe, he protects the money he spends to make a crop with insurance -- Federal All-risk Crop Insurance! If his crop fails, his crop investment dollars are safe. He has the wherewithal to try again. He can pay his bills. His credit is good. He stands on his own two feet!

You can do the same. Federal All-risk Crop Insurance is available to you, too.

We'd like to tell you all about it. We'd like to show how you can join the growing numbers of farmers who've found a higher level of economic security in crop insurance. In short, we'd like to show you a good way to be able to "stand on YOUR own two feet!"

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Agent





"NEVER HAD BUT  
**ONE**  
CROP FAILURE  
IN MY  
LIFE!"



"-- just plumb lucky, I guess. I farmed my ground for 15 years straight without a crop failure -- even though some of my neighbors didn't do so well. I just didn't have need for FEDERAL CROP INSURANCE.

"It weren't just me. . . my whole family's just naturally lucky. We're built that way.....

"Wasn't 'til last year that my luck ran out. Then, brother! did I get it. Grasshoppers come in. Man! you should have seen 'em. Billions of 'em.

"But, that's the way it goes. Can't be lucky all the time. A fellow has to lose once in awhile, wouldn't you say?

"Anyway, I still don't need that crop insurance. You see, I don't have a farm

any more. And the fellow who's got my place now -- he don't need it, either. He's already got it.

"-- and, incidentally, you couldn't use a good man around the place? I've had plenty of experience workin' on a farm. I can do most anything. And, who knows? I might bring you some luck!"

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Sure, you might be lucky --- But to BE SURE --- INSURE!

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Agent





## Suggested Circular Letter

Reads a little funny, doesn't it? You never see signs like that.

But, why not? Most farmers do grow crops on credit. Credit is one of the "vitals" of the farmer's business. He plants his crop, cares for it, and harvests it - all on credit. This credit is represented by borrowed money - money that must be paid back.

Credit is a necessary phase of our economy. All of us use it at one time or another. In fact, we'd find it very difficult, if not impossible, to get along without it.

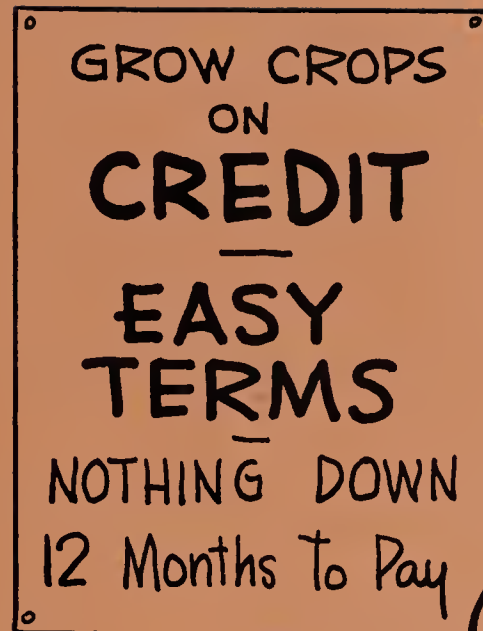
It's important to us then, not only to know the VALUE of credit, but to VALUE our credit standing.

One way to do this is to avoid subjecting credit to NEEDLESS risks.

Every farmer knows the HAZARDS of his occupation. Crops planted and cared for are not always harvested. The wrong kind of weather, insect pests, and plant diseases are ever-present menaces, and can't always be coped with. If the crop goes, the money spent on it -- BORROWED MONEY -- goes with it. That's when a farmer's credit is put to hard test.

Federal All-risk Crop Insurance removes the threat of loss to crop investments. It protects the money you spend to produce your crops and, thus, guards your credit as well. It's an "across-the-board" protection you'll appreciate more and more as the years go by, and the kind that will earn the respect of people in the credit business.

This protection is available to you at a cost you can easily absorb in an average crop year. The time to get your name on the dotted line is NOW, before the deadline slips up and cuts you out for another year. See us right away. We think you'll find it to your credit to do so.

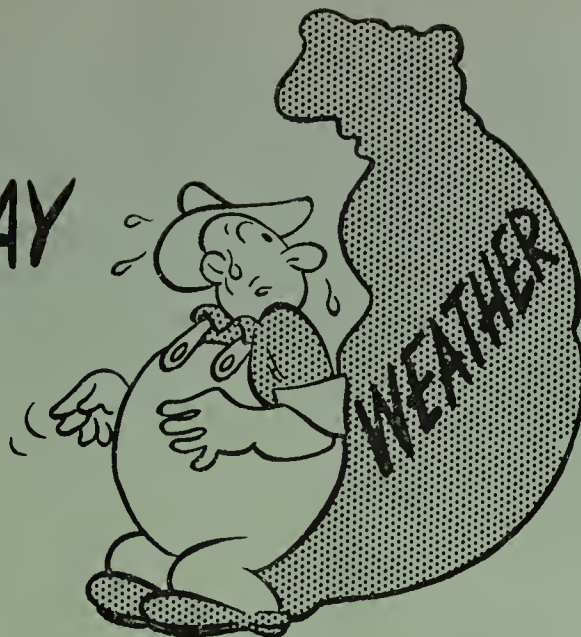


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Agent



*There's No  
GETTING AWAY  
from it!*



--NO, SIR.....Don't even try it. You can't escape the weather any more than you can avoid your shadow on a sunny day.

Weather is necessary in the scheme of things. In fact, it's pretty hard to imagine what things would be like without it.

The FARMER accepts the fact that he has to live with the weather. But he's quite concerned about the KIND of weather he has to live with. And there's good reason for it. He can always come in out of the rain, or find a shady spot during a scorcher. When a cyclone or tornado comes his way, he can retreat to the storm cellar. If there's a flood, he can make tracks for the highlands.

BUT -- in any of these emergencies he can't take his crops with him. They stay behind to suffer whatever fate is in store for them. And, though the farmer can save his skin under such conditions, he can't avoid getting hurt when his crops are destroyed. He gets hurt where it hurts BAD -- in the pocketbook.

FEDERAL CROP INSURANCE is the antidote in such a case. The farmer who protects his pocketbook with "All-risk" protection keeps his personal economy strong enough to withstand the effects of the wrong kind of weather. Drought, wind, floods.....yes, even insects and plant diseases can't take away his crop investment money if he's insured. Crop insurance protects all the way -- against ALL natural, unavoidable threats to growing crops.

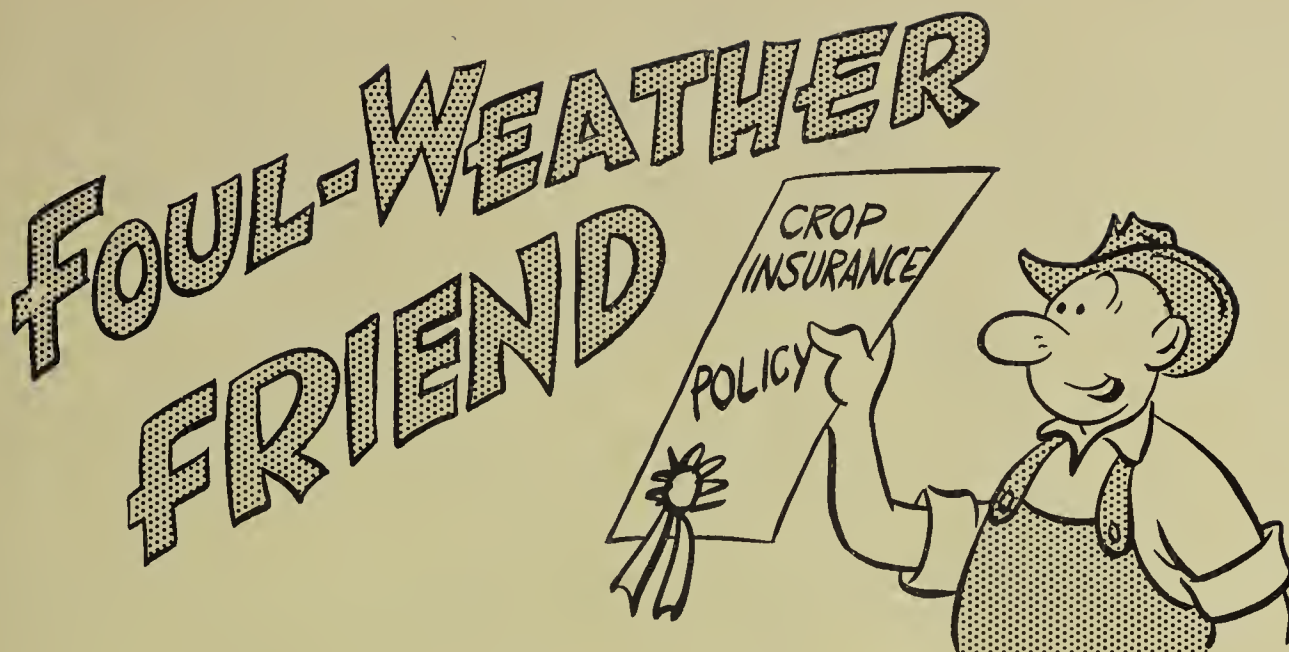
It's worth looking into. See us as soon as you can.

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Agent







You've heard of FAIR-WEATHER friends. They're not the kind anyone wants. A friend in NEED is a friend indeed - you might call him a "FOUL-WEATHER" friend.

FEDERAL ALL-RISK CROP INSURANCE is the friend you can rely on when you need him. If things go wrong in your fields.....if the weather goes berserk and destroys your crops and your hopes of a good harvest.....ALL-RISK CROP INSURANCE moves in to salve the wounds and ease the pain. A true friend, when needed most, ALL-RISK CROP INSURANCE goes to work fast and sees you through to another start.....to another season.

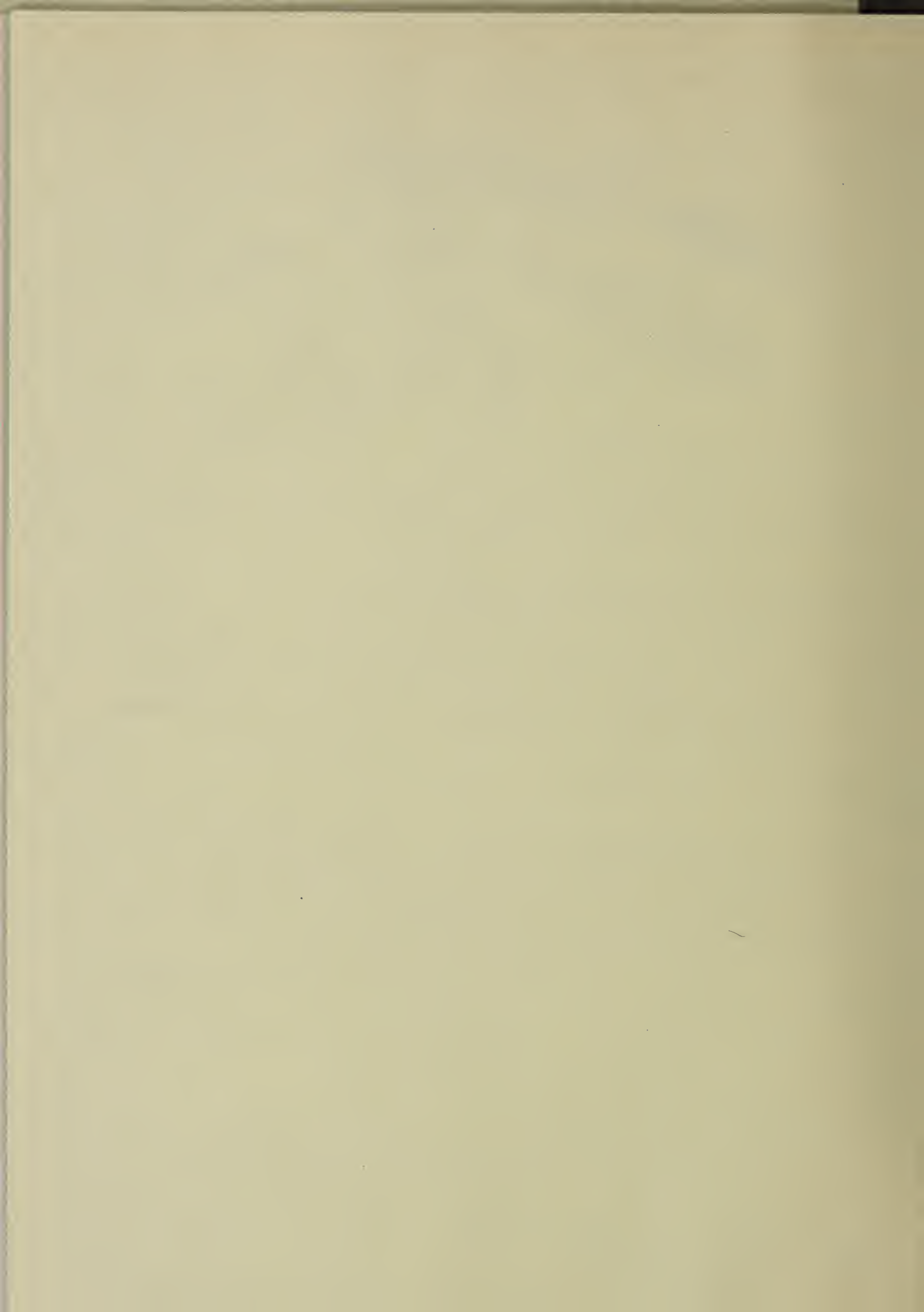
What better friend is there than that?

Federal Crop Insurance is available to you NOW. If you're not familiar with its operating principles, see us as soon as you can. We don't know how long we will be able to take applications, so we'd advise you to get the facts right away. There's no obligation, and we'll be more than glad to see you.

Write, phone, or call on us today or tomorrow, while there's still time.

---

Agent





# ALL ABOARD!



When that call goes out, you waste no time GETTING ABOARD. If you do, you run the risk of being left behind.

This is the time of year when we in the ALL-RISK CROP INSURANCE business give out the "ALL ABOARD" call. When the whistle blows on

\_\_\_\_\_(date)\_\_\_\_\_, the CROP INSURANCE SPECIAL pulls out, and if you're not aboard then you'll have to wait for the next run..... NEXT YEAR.

The CROP INSURANCE SPECIAL is a "round-trip" train. The money you spend to produce your crops travels on a round-trip ticket. If something happens to your crops - if DROUGHT, FLOODS, INSECT PESTS, or PLANT DISEASES rob you of your harvest - your crop investment dollars come back to give you another chance.

But, to get this protection, you'll need your tickets on time - before the SPECIAL pulls out. That time is NOW.

You'll find the CROP INSURANCE SPECIAL ticket office in our COUNTY CROP INSURANCE headquarters at \_\_\_\_\_(address)\_\_\_\_\_.

Let's see you there SOON. Remember - the timetable deadline is \_\_\_\_\_(date)\_\_\_\_\_.

ALL ABOARD!

---

Agent



# Paper Protection!



SOUNDS rather puny, doesn't it? How can a piece of paper protect anyone from DISASTER?

Well, it can, and it's doing it! Many of \_\_\_\_\_ (name) \_\_\_\_\_ County's most progressive, business-minded farmers are protected against a host of destructive forces.....by pieces of paper.

The piece of paper in question is a FEDERAL ALL-RISK CROP INSURANCE POLICY!

Federal Crop Insurance adds new security to the uncertain business of farming. The destructive effects of BAD WEATHER, INSECTS, and PLANT DISEASES to growing crops are offset by a crop insurance policy. Not that these things are prevented.....no one has found a way to entirely eliminate these crop destroyers. BUT, their effects are eased because the money spent to produce those crops is secure. Crop insurance guards your CROP PRODUCTION DOLLARS!

We have a CROP INSURANCE POLICY for you. We'd like to put it in your possession. If you can see us -- or WE can see you soon, the policy can be yours. Believe us, this is sure-fire protection at reasonable cost.

Let's get together and discuss this matter. You won't be sorry, and ...anyway, there's no obligation.

How about it?

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Agent







# **Don't Risk Loss of Your Investment PROTECT IT --- With a Federal Crop Insurance Policy**

**THE FARMER WITH A MULTIPLE POLICY IS TAKING  
PART OF THE GAMBLE OUT OF HIS FARMING  
OPERATIONS.**

He can insure his barley, corn, flax, oats, rye, soybeans and spring wheat against the **MULTIPLE** risks of farming. **MULTIPLE** crop insurance won't insure your profits, but it will cover the expenses of growing the insured crops.

Of the hundreds of farmers who collected losses under the 1953 **MULTIPLE** insurance in Richland county, many of them say that even though they made no profits, they were able to pay up their bills and start the 1954 season with good credit.

When Federal Crop Insurance is provided for the purpose of carrying part of the load, why take a chance on having to carry it all yourself? By adding the small premium (usually between 2½% and 5% of the coverage) to your other production costs, you can be sure of the return of your investment. **THERE IS NO OTHER MEANS OF PROVIDING THIS DEGREE OF SAFETY.** Neither you nor any kind of insurance can prevent rust, drought, flood, hail, wind, frost, plant diseases or many of the other things that can and do happen to the best farmers on the best farms in the country.

**BUT YOU CAN PROTECT THE MONEY YOU HAVE INVESTED IN THE  
PRODUCTION OF YOUR CROP.**

**APPLICATIONS MUST BE FILED BEFORE MARCH 31, 1954**

You can sign on application or get further information at the **RICHLAND** County Crop Insurance office in the Citizens National Bank Building, or from Andrew Goukler, Lidgerwood, N. D., Nels Falstad, Wolcott, N. D., or the First National Bank, Lidgerwood, N. D.

FARMER-GLOBE, WAMPETON, N. D.

Crop Insurance Advertised by Handbill

# **PUBLIC SALE**

**What ?**

## **TOBACCO CROP INSURANCE**

**Where ?**

**FEDERAL CROP INSURANCE OFFICE**

**441 EAST BROAD STREET, COOKEVILLE, TENN.**

*This insurance protects your investment in your tobacco crop against all hazards over which you have no control. This includes fire, drouth, flood, frost, plant disease, insect infestation and hail. In fact, almost anything that can happen to your crop.*

● *It does not protect your crop against poor farm management or theft.*

● *There is no membership fee or assessment. Come by the office or contact Roy Lefever, your Federal Crop Insurance agent.*

*Remember, May 15th is the last day to make application, so act at once.*

### **TERMS OF SALE**

**(RAIN OR SHINE)**

After planting is completed (after your tobacco is set out) report the acreage of each crop planted. The premium will then be figured. If your premium for the 1954 crop is paid before March 31, 1955 the same is discounted. The policy is a continuous one.

Crop Insurance Handbill



# Why Guess?...



**Be Sure with**

**FEDERAL CROP INSURANCE**

## A Message To Maury County Farmers

We have had Federal Crop Insurance in Maury County for nine years. In that time it has proven itself to be one of the best safeguards against

**"BOOM AND BUST"**

**farming that we have.**

Federal Crop Insurance is designed for PROTECTION. Protection of your investment in labor, fertilizer, insecticides, etc., that you put into a tobacco crop. The premium rate is set for PROTECTION, and consequently is not excessive.

Consider that you are protected against all known hazards (except theft), then consider the small cost of \$2.27 per tenth acre, and we believe that you will agree that Federal Crop Insurance is one of the best programs ever offered in this county.

In 1953, Farmers of Maury County received \$78,000.00 for losses on their tobacco crops due almost entirely to the drought. \$28,000.00 was collected in premiums, so you can readily see that the insurance is working just as it is supposed to do. In good crop years the premiums build up to offset the losses in bad years.

Why not protect your crop and know throughout the year that you are not throwing your labor and money away.

## WILLIAM O. CRANFORD, Agent

PHONE 3984

PMA BUILDING

COLUMBIA, TENN.

Crop Insurance Handbill



# What Wilson County Farmers Say About BURLEY TOBACCO CROP INSURANCE

Last year was the first year that burley tobacco crop insurance policies were available here in Wilson County, and policy holders have already received \$37,021.11 in indemnity checks for losses suffered. A few days ago you received some facts as to what to expect from a policy. We sincerely believe that at \$1.79 per tenth of an acre that this is the best buy in insurance today.

Tobacco Policy Holders in Tennessee and Kentucky have already been paid over one million dollars in loss due to the 1953 drought.

**ARGIE L. JENNINGS**, of Statesville, Tenn. prominent tobacco grower and Farm Bureau leader is now adjuster for the F.C.I.C. and this year will be available to give prompt and efficient service in adjusting loss claims to policy holders.

**Can You Take A Chance for \$1.79 Per One-Tenth Acre**

**REMEMBER-** If you do not already have a policy--

**MAY 15th IS DEADLINE DATE**

For Obtaining One

Come In and Talk It Over With Smiling Dan

... at ...

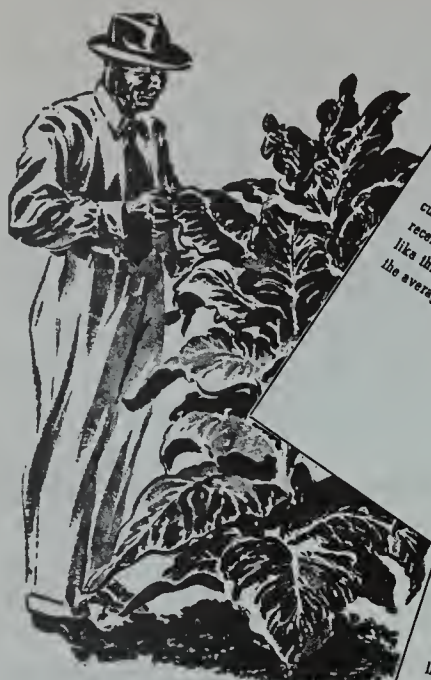
# SEAY

## INSURANCE AGENCY

CAPABLE — EXPERIENCED  
ESTABLISHED 1916

East Main St.

Phone 459



**JOE WRIGHT**  
Route 1, Watertown, Tenn.  
Says: "My barn burned October 3, 1953; my tobacco was curing in the barn at that time and was all burned. I received \$422.40 payment in full under my policy, and I like this insurance. I got my check in February, after the average burley price had been established."

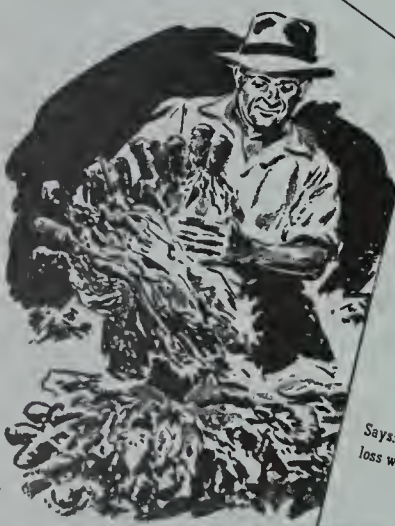
**RAYMOND LASATER**  
Route 5, Lebanon, Tenn.  
Says: "My tobacco patch was damaged by the drought. My burley crop policy paid me \$79.30. The check was a little slow getting to me, but money is good whenever you can get it, and I like my policy."

**J. A. THURMAN**  
Statesville, Tenn.  
Says: "I am well pleased with my tobacco insurance. After adjustment was made, my check for \$125.00 came promptly."

**NOKES & MOSS BROS.**  
Mt. Juliet, Tenn.  
Says: "Last year we had a burley tobacco crop insurance policy for the first time. We had a severe loss due to the drought. Our claim was handled as promptly as could be expected and we received a satisfactory settlement. We like our F.C.I.C. policy."

**WEBB SMITH**  
Route 5, Lebanon, Tenn.  
Says: "It seems to me like a mighty good thing. I don't intend to be without a policy, as my loss claim was handled satisfactorily."

**MARSHALL HUGHES**  
Statesville, Tenn.  
Says: "I like my burley insurance policy. My drought loss was settled fair and I got a check for \$84.38."





# ATTENTION - TOBACCO GROWERS

## MAY 15th IS THE DEADLINE

**FOR APPLYING FOR THAT  
FEDERAL CROP INSURANCE  
POLICY ON YOUR 1954  
TOBACCO CROP**

# DON'T TAKE CHANCES

**Be Protected From The Field To The Market**

Robertson County farmers have had this PROTECTION since 1950. They have been paid indemnities totaling some \$175,000. HAVE YOU had this "All-Risk" Protection? Thousands of dollars have been lost because all have not joined this progressive program. We urge YOU to do so at once. Make yourself secure - Insure your crop by applying for FEDERAL CROP INSURANCE by May 15, 1954 - After May 15th Will BE TOO LATE

**COMER H. BAGGETT, AGENT**  
**FEDERAL CROP INSURANCE CORPORATION**

This ad sponsored in the interest of better farming by the following

<b>O. G. Rawls &amp; Co.</b> "We Sell The Earth" So. Moin St. Phone 49	<b>Brinkley Motor Co.</b> Studebaker Sales & Service	<b>Sunshine Cleaners</b> Let Sunshine In Your Home 727 S. Main Phone 166	<b>Garvin Furniture Company</b> 730 S. Main Phone 793
<b>Stewart Williams Co.</b> Home Furnishing 805 S. Moin Phone 30	<b>Farmers Supply Co.</b> 518 S. Moin Phone 82	It's Smart To Trade At <b>Ehrenwalds</b> In Springfield	<b>Springfield Woolen Mills Co., Inc.</b> Springfield, Tennessee
<b>Car &amp; Home Supply Store</b> Your Goodyear Store S. Moin St. Phone 1041	<b>Growers Supply Co.</b> 105 - 7th Ave. W. Phone 286	Furniture <b>Henry &amp; Bell</b> Floor Covering	<b>Western Auto Associate Store</b> <small>Home Owned and Operated By S. E. Meyer, Owner</small>
<b>"A FRIEND"</b>	<b>Lipscomb Implement Company</b> Your Allis-Chalmers Dealer Phone 1398 Adairville Pike Springfield, Tenn.	<b>"A FRIEND"</b>	<b>Porter Brown Limestone Co.</b>
<b>Randolph House &amp; Co.</b> S. Moin St. Phone 1225	<b>Joe Burr &amp; Co.</b> "Fertilizer" 10th Ave. W. Phone 180	<b>Springfield Implement &amp; Truck Company</b> "International Harvester"	<b>"A FRIEND"</b>

Full-Page Sponsored Ad



# MR. WHEAT FARMER



count on your **FEDERAL CROP INSURANCE POLICY**

## Protect Your Crop Investment

Applications are now being accepted for the 1955 crop. It is highly possible that only a limited number of new applications will be accepted for 1955. We may get notice any time not to accept any more applications.

**TOMORROW MAY BE TOO LATE**

SEE: Ellzey Vanderburg, Hansford County F. I. C. Agent, at the Court House in Spearman, Texas.

Act **TODAY**

This Advertisement Sponsored By

HANSFORD IMPLEMENT COMPANY  
McCLELLAN KRAUSE COMPANY  
EQUITY

R. L. McCLELLAN GRAIN COMPANY  
CONSUMERS SALES COMPANY  
SPEARMAN SUPER SERVICE

THE SPEARMAN REPORTER

Full-Page Sponsored Ad



# Crop Insurance Applications Expected To Top '53

**\$13,000,000  
Mark Set  
Last Year**

The Nebraska State Office of the Federal Crop Insurance Corporation has announced that applications for crop insurance this year will probably push the total of policies past the \$13,000,000 mark.

This figure was set last year from the large number of policies taken by farmers then, and at the time was the largest policy figure in Nebraska since

## All-risk Federal Crop Insurance Again Available in County

For the second year Grand Forks county offers Multiple All-risk Federal Crop Insurance to its landowners and tenants. Nearly 1700 individuals took advantage of this Federal protection on their 1953 crop.

This All-risk Crop Insurance protects crops from time of planting until completion of harvest but no later than October 31. Last year farmers of Grand Forks county were paid indemnities totaling near \$80,000.

## Antler Township Sets Crop Insurance Record

Every farm operator in Antler township has federal all risk crop insurance according to Ernest Nelson, Sherman township farmer. Mr. Nelson has done considerable

Thursday, March 11, 1954

## Farmers Have Until March 31 To Take Out FCI Protection

Applications will be received until March 31, 1954 for Federal Crop Insurance, according to H. J. Steffen, Mountrail FCI Agent.

Mr. Steffen reminds farmers that this insurance protects crop investments against all hazards

## Deadline Nears For Cotton Crop Insurance

Custer county farmers expecting to carry all-risk crop insurance protection on their 1954 cotton were warned by Marshall Sharp, county crop insurance agent, that March 31 is the final date for filling applications for cotton insurance.

Farmers may obtain complete information on the program and sign up by contacting Sharp at Custer or Dale Long, Hammon; Lonnie Dann, Weatherford, and Jimmie Bozarth, Custer.

## All-Risk Insurance Is Again Available

Unprotected farmers in Towner County will have until March 31 to place an all-risk loss floor under their wheat plantings. It has been announced this week at the county Federal Crop Insurance

## COTTON INSURANCE DEADLINE MARCH 31

Custer County farmers expecting to carry all-risk crop insurance protection on their 1954 cotton were warned this week that time is running out. March 31 is the final date for filling applications for cotton insurance, according to Marshall Sharp, county crop insurance agent.

We are anxious that every eligible producer come in before the deadline. By the majority of farmers participat-



FCIC MEETS—Twenty-six agents and adjusters of the Federal Crop Insurance Corporation, a part of the U. S. Department of Agriculture, will wind up their two-day meet at the Oxford hotel today. Myron Moore, state director for the federal insurance corporation, standing, is shown as he addressed the meeting yesterday morning. Seated left to right are: Harold Olmstead, agent from Harper and Ellis counties; Boyd Noble, Fairview, adjuster for Major county; and Cleo Eaton, Ponca City, agent for Kay and Noble counties.

## N. W. Federal Crop Agents Scan Changes, Sales Program

Representatives of Federal Crop Insurance Agencies across Northwest Oklahoma will continue their two-day school at the Oxford hotel this morning, following an informal dinner last night.

The meeting, being attended by 16 agents and adjusters from 13 counties in Northwest Oklahoma, will adjourn at 4 p. m. today.

Discussions concerning minor changes in the Federal Crop Insurance policy, the sales program, and a new policy concerning the adjustment of losses will be continued today, following an all-day meeting yesterday and last night.

Myron Moore, state director for the federal insurance agency, which is a part of the U. S. Department of Agriculture, explained that the FCI insures the farmer from drought, hail, flood, wind, frost, winter kill, lightning, and fire, excessive rain, hurricanes, tornado, any insect or plant disease, or any unavoidable

cause of loss which is not man made.

Moore pointed out how the federal crop insurance program tends to stabilize the economy both on the farm and in the city. Also attending the meeting are Jack Morrison, area director; Fred Jones, and D. Cooper, district supervisor.

The 13 counties represented at the meeting are: Kay, Noble, Grant, Garfield, Kingfisher, Blaine, Alfalfa, Woods, Dewey, Harper, Major, Ellis and Texas. The federal crop insurance agent for Garfield county is J. C. Wright.

## Deadline Near for All-Risk Insurance

March 31 is the last date the All-Risk Crop Insurance protection will be available to Dawes County, dryland wheat producer, according to Vern G. Paulsen, agent for the Federal Crop Insurance

## Farmers Urged To Take Crop Insurance Early

A. P. Jorgensen, local Federal Crop Insurance Corp. agent, this week urged those Williams county farmers intending to apply for crop insurance to do so immediately.

Jorgensen said that he recently attended a district FCIC meeting in Minot where he learned that the corporation has only a limited fund with which to process applications.

DAY, MARCH 13, 1954.

## State Crop Loss Claims Are Few

(Oklahoma-Times Stillwater Bureau)

STILLWATER, March 12—The state director for federal crop insurance said Friday that state wheat farms so far have escaped less damage than had been feared under the extremely dark weather outlook.

Myron Moore said reports of loss received at the federal insurance agency's office here have been negligible.

"The situation is not as bad as it was last year at this time, on the basis of the reports we have received," he said. "However, if this wind and dryness do continue we are in for a rough time and there's no doubt about that."

Moore said the FCIC at this

## 1954 Leaf Insurance Explained

Government all-risk crop insurance for tobacco farmers in Yadkin and five other counties is again available to tobacco

## 240 Farmers Carry Wheat Insurance

More than 240 wheat farmers in Cascade county will have their crops protected by Federal "all-risk" Crop Insurance for 1954. Ray Maberry, recently-appointed county FCI agent, announced, stressing that March 31 is the closing date for obtaining coverage this year.

He said insurance coverage in the county will be "somewhat" larger than in 1953, when 216 farmers were insured with policies covering 65,139 acres of wheat with a maximum liability of \$1,114,153. In explaining federal crop insur-

## Erick Farmer Is Named As County Agent For F. C. I. C.

## Farmers Warned Of Crop Insurance Deadline

Slope area farmers who expect to carry crop insurance on the 1954 wheat crop are warned: "Time is running out!"

The final date of receiving applications is not definite, and the federal crop insurance corporation may set a final date "any time prior to March 31. It is important that you contact the FCIC agent the group states, Nick F. Wehn. "We are anxious that every el-

## MARCH 31 IS DEADLINE FOR CROP POLICIES

Edward Stastny, Morton County Crop Insurance Agent and chairman of the Morton County ASC Committee, says that March 31 was the deadline date set for accepting the 1954 All Risk Crop Insurance applications. Mr. Stastny says, however, that due to the great number of crop insurance applica-

Thursday, March 11, 1954

## March 31 Deadline For All-Risk Policy On Wheat

March 31 is the deadline, so farmers to place an all-risk policy on their spring wheat plantings. Joe C. Stephens, Ferguson county federal crop insurance agent, an

Odie Webster, Erick wheat and cotton farmer, has been named Beckham county agent for the Federal Crop Insurance Corp., according to announcement by G. W. Cooper, Stillwater, district field man.

Webster has been connected with the FCIC and PMA program

## Farmers Urged To Buy Crop Insurance

Roberts county farmers whose crops are not yet covered by Federal Crop Insurance will have an opportunity to sign up for it during an intensive sales campaign scheduled for the next few weeks,

## Odie Webster New Agent For County Crop Insurance

The Federal Crop Insurance Corporation has announced the appointment of Odie Webster as county crop insurance agent for Beckham county.

Webster is a wheat and cotton farmer near Erick and has been connected with the FCIC and PMA

## Over 400 Farmers To Be Covered By FCI In 1954

Federal "All-Risk" Crop Insurance will offer protection to over 400 wheat farmers in Fergus county in 1954, Joe C. Stephens, county

## Crop Losses In Drought Repaid

RALEIGH, March 28 (AP) — Two million dollars is being paid out to Tar Heel tobacco farmers by the Federal Crop Insurance Corp. as a result of losses sustained in the 1953 drought, Julian E. Mann of Raleigh, state FCIC director, said today.

Most of the money is going to growers in the Middle and Old Belts, where dry weather caused widespread disaster last summer. Mann said indemnity payments for 1953 will just about wipe out all reserves built up since the program was started in North Carolina.

## May 5th Deadline For Federal Crop Insurance Program

Farmers were reminded today by James Meadows that the May 5th deadline for making applications for Federal Crop Insurance is rapidly approaching.

Mr. Meadows, who is associate agent of the Federal Crop Insurance

# YADKIN HERALD

YADKINVILLE, N. C., WEDNESDAY, MARCH 17, 1954

## Hogg Explains FCI Program

(Leale Hogg, administrator of federal crop insurance has compiled the following questions and answers concerning his program.

Q. — What advantage is there to have this all risk protection?

A. — When a producer gets his policy, he knows that the Federal government guarantees him a certain amount of wheat for harvest.

Q. — What are some of the things insured against?

A. — Drought, flood, wind, hail, insects, plant disease, fire, tornado and freeze.

Q. — Is the coverage adequate to pay all cost of preparing and seeding grain?

A. — Yes, by having good penance with no losses.

Q. — Is all risk insurance positive?

A. — No, no other insurance company offers all risk protection.

Q. — If a farmer cancel contract on April 30, can he be sure that year?

A. — No, he must stay out year.

Q. — How may a farmer whether or not his farm is able?

A. — By contacting the office. Maps and areas are higher bracket?

Q. — Is it possible to get higher bracket?

A. — Yes, by having good penance with no losses.

Q. — Is all risk insurance positive?

A. — No, no other insurance company offers all risk protection.

Q. — How may a farmer whether or not his farm is able?

A. — By contacting the office. Maps and areas are higher bracket?

## MISCELLANEOUS

FEDERAL Crop Insurance Corporation paid to the tobacco growers in Greene County One Hundred Thousands Dollars for unavoidable damage to their 1953 tobacco crop, mostly dry weather. See your County Insurance Agent before May 15. 4-20-4tc.

NINE hundred and sixty farmers in Greene County were paid for damage to their 1953 tobacco crop for causes over which they had no control. See your County Insurance Agent before May 15. 4-20-4tc.

FEDERAL Crop Insurance insures tobacco growers against losing their investment in growing a tobacco crop, against all unavoidable causes. See your County Insurance Agent before May 15. 4-20-4tc.

DRY weather damaged many tobacco crops in Greene County in 1953. Do you know that 1954 will be any better? Greene County tobacco growers are one hundred thousand dollars better off by having their risk insurance in 1953. See your County Insurance Agent. 4-20-4tc.

## Farmers Taking Crop Insurance

Surry County tobacco producers have started signing up for Federal Crop Insurance protection on their 1954 tobacco crops and eligible producers are urged by G. Lane, sales manager, to this proposition of protecting tobacco crop investments as of their farming plans.

The logical time to take out Federal Crop Insurance protection

## Tobacco Growers Have Benefit From All-Risk Insurance

Many tobacco growers in Greene County have been greatly benefitted by having the "All Risk" Federal Crop Insurance on their tobacco crop in 1953.

This insurance covers losses from any unavoidable cause from time of planting until the crop is



# Crop Insurance Paying Out \$2 Million On Leaf L

DICKINSON STOKES, DICKINSON, N. D.

## Farmers Urged to Use Federal Crop Insurance

With farming expenses continuing at a high level and the cause of damage undiminished, crop insurance "points a safe way out for wheat growers in this part of the state, according to FCIC agent Nick F. Wehrer.

"The farmer who doesn't protect his basic operating costs now-a-days is courting disaster," Wehrer declared. "Most farmers are aware of this, but some are still inclined to 'tough it out' in spite of natural hazards. We always wish them well, but too often we see their plans come to grief. That is why we are doing what we can to keep the federal crop insurance program expanding in the country. It is the only type of protection in existence that covers all the unavoidable risks."

In 1953, Stark county wheat growers were paid claims totaling \$89,996, for damage to their crops. Billings county growers received a total of \$16,433, in loss claims. Rust and hail were responsible for most of the damage.

Losses paid to farmers in North Dakota totaled \$6,620,327.

### U.S. Leaf Insurance To Cost \$7.05 in Stokes

DANBURY, March 21—Government all-risk insurance for tobacco farmers this year will provide cov-

### Farmers Advised To Insure Their Tobacco Crops

Once all the facts about Federal Crop Insurance are understood, every eligible tobacco producer in Yadkin County will want to insure his 1954 tobacco crop, according to Claude W. Thore, Loss Adjuster for Yadkin County.

He points out that the tobacco produced by farmers is insured every step of its way from the harvest field to the warehouse and that the period when the risk of loss is greatest is when the crop is growing in the field and exposed to elements.

### Crop Insurance Now Available

Agents of the Federal Crop Insurance Corporation of the U. S. Department of Agriculture are now receiving applications for "all-risk" crop insurance on tobacco.

This insurance against loss of crop production costs through

### Applications Being Taken For Crop Insurance

With farming expenses continuing at a high level and the causes of damage undiminished, crop insurance points a safe way out for cotton growers in Nueces County, Georgia H. Belk, Robstown agent for Federal Crop Insurance, point-

### Ira Landis Named Federal Crop Agent For Two Counties

Ira "Cootie" Landis was named agent for Federal Crop Insurance for Hettinger and Adams counties, starting Jan. 1, 1954.

### ates Go Up As Reserves Are Erased

By BILL HUMPHRIES, Farm Editor.

whopping two million dollars being paid out to Tar Heel tobacco farmers by the Federal Crop Insurance Corporation as a result of losses sustained in the 1953

most of the money is going to farmers in the Middle and Old States, where dry weather caused widespread crop disaster last sum-

Ellen E. Mann of Raleigh, State C director, said yesterday that unity payments for 1953 will about wipe out all reserves built up since the program was

### FEDERAL CROP INSURANCE AVAILABLE AGAIN THIS YEAR

The Franklin County Federal Crop Insurance office, located in the Agriculture Building in Louisburg, reports that for the second consecutive year the Federal Crop Insurance Corporation is enabling Franklin County tobacco growers to put a money-back guarantee on the cost of raising his crop.

So many things can happen to a crop between planting time and harvest. Plant diseases, bugs, hail, excessive rain, wind and drought are but a few of them. Ramothar the long dry spell last year? Any one of these can easily ruin even

2—The Courier-Times, Thursday, April 1, 1954

## All-Risk Crop Insurance On Tobacco, Cotton Now Available

Agents and county offices of the Federal Crop Insurance Corporation are now receiving applications for "all-risk" crop insurance on tobacco and cotton. This insurance is available in all 29 crop insurance counties.

### Tobacco Growers in N.C. Collect \$2,000,000 in Federal Insurance

RALEIGH, March 28 (AP)—Two operated on a deficit since 1950, capital stock of 100 million dollars.

insurance in force in North Carolina amounts to over twenty-seven million dollars in the 29 crop insurance counties.

### 1955 Insurance Is Offered on Wheat

Federal crop insurance for 1955 wheat crop is now available. Washington county and can be obtained through August 31, states Charles Johnston, Jr., Cordell, who has been appointed county agent for federal crop insurance corporation.

He explains that all-risk coverage is available for wheat growers. Farmers who do not already have their 1954 crop insured under Federal Crop Insurance are now

### Farmers Are Urged To Get Co-Signers

All tenant farmers who have crop insurance last year who had a co-signer, are required to have a co-signer this year, according to S. O. Shelton, Francisco, loss adjuster for Federal Crop Insurance. Unless this co-signer is seen

### Changes Made in F. C. I. C.

Several changes have been made on Federal Crop Insurance program for the crop year 1954. The Corporation will not employ agents to sell all-risk tobacco crop insurance in this area as in the past, but will accept applications at its offices in Reidsville, located at the City Garage, Market St., in that city. J. Corn is in charge of the office.

### May 5 Last Day To Apply For Federal Crop Insurance

Wednesday, May 5, is the last day for receiving applications for all-risk tobacco crop insurance according to Albert E. Cox, Pittsylvania Agent for the Federal Crop Insurance Corporation U. S. Department of Agriculture.

The insurance which protects production costs against tobacco diseases, dry weather, wet weather and other natural damages from setting to selling

Page 8-A — NEWS, Mount Airy, N. C., April 9, 1954.

### ALL-RISK CROP INSURANCE NOW AVAILABLE TO SURRY FARMERS

Agents and county offices of the Federal Crop Insurance Corporation of the U. S. Department of Agriculture are now receiving applications for "all-risk" crop insurance on tobacco and cotton.

This insurance against loss of crop production costs through weather damages such as drought, excessive rain, winds, hail and against plant diseases, insects, fire and other natural losses is available in thirty North Carolina counties in

### FCIC Policy Converts All Risks

BY LESLIE HOGG, Chairman, ASC Committee.

Greer county farmers are beginning to worry due to the prolonged drought but I don't see any wheat damaged to the extent that a good rain wouldn't correct everything.

Wheat has a much better root system than time last year and ev-

### Crop Losses High In State

Crop damage in North Dakota during 1953 from stem rust, drought and floods is reflected in the year-end report of the State Agriculture Stabilization and Conservation Committee.

received under a normal crop of six or seven hundred dollars an acre.

WINSTON-SALEM, NORTH CAROLINA—11 and the advanced in the all or editose those re able checks sold very through the U. S. Department of Agriculture. An assignment to a creditor by an insured on the 1954 crop will make a loan as safe and sure as the U. S. Government that has it.

### U.S. Leaf Insurance To Cost \$7.05 in Stokes

DANBURY, March 21—Government all-risk insurance for tobacco farmers this year will provide coverage of \$282 for a premium of \$7.05 in Stokes County, Sanders O. Shelton, adjuster and sales manager for the county, said today. Insurance forms are available at the courthouse. Tobacco growers will not be canvassed this year as they have been in the past, Mr. Shelton said, and applications will be limited to the number that the county's personnel can process.

Mrs. Nancy Taylor is clerk for the program in Stokes County. Last year, \$52,000 was paid out on claims filed by Stokes farmers. About 2,250 farms in the county were covered last year by the insurance.

### Federal Crop Insurance Is Now Available

Robert D. Campbell, of Ripley, Federal Crop Insurance agent for Brown County, today outlined the FCIC's policies and commented that under its protection farmers can join together for their mutual protection against crop catastrophes which destroy both profit and investment.

Campbell's offices are located in the ASC office on West State St., Georgetown.

### Federal Insurance For Wheat-Flax Available

All-risk Crop Insurance protection is again available to Roberts County wheat and flax growers, according to Walter Bassett, agent for the Federal Crop Insurance Corporation.

The insurance protects a farmer's investments against all natural, unavoidable causes of damage to those crops such as drought, excessive rainfall, floods, insect infestation, plant diseases and the like. The pro-

### Burley Growers Can Insure Crop

SPECIAL TO THE POST  
GEORGETOWN, O., April 17.—Burley growers of Brown county were reminded today that federal crop insurance for their 1954 crop again is available.

Policies can be obtained from

### ROP INSURANCE IS AVAILABLE TO FARMERS

Barren county tobacco growers who do not already hold a Federal crop insurance policy on their tobacco may now make application for this protection according to an

### High Farm Costs Emphasize Crop Insurance Need

With farming expenses continuing at a high level and flood, hail, frost and other causes of damage continue undiminished, crop insurance points a safe way out for tobacco growers in this part of the state, according to Sully C. Dregne, Agent of the Vernon County FCIC.

"The tobacco grower who doesn't protect his basic operating costs nowadays is courting disaster," Dregne declared. "Most tobacco

### Monday Set As Final Day For Accepting Applications For Federal Crop Insurance

Applications for Federal Crop Insurance on 1954 Tobacco cannot be accepted after Monday, April 26 for Beaufort and all other Eastern Belt Counties with a Crop Insurance program. This closing date was announced this week by H. Kellom James, General Agent for the Corporation in eleven counties of the Eastern District.

Farmers get mighty busy about this time of year, James stated, and frequently overlook the important

REENVILLE, N. C.

### April 26 Named Now Available To County Growers Deadline On 1954 Crop Insurance

Applications for Federal Crop Insurance on 1954 Tobacco cannot be accepted after Monday, April 26 for Pitt and all other Eastern Belt Counties with a Crop Insurance program. This closing date was announced this week by H. Kellom James, General Agent for the Corporation in eleven counties of the Eastern District.

Farmers get mighty busy about

### Crop Insurance Now Available To County Growers

All-risk Crop Insurance protection is now available to Hettinger and Adams County wheat growers, according to Ira Landis, agent.

The insurance protects a farmer's investments against all natural, unavoidable causes of damage to wheat crops, such as drought, excessive rainfall and floods, insect infestation, plant diseases, including rust and the like. The protection is offered to eligible Hettinger County producers at low cost.

Anyone who believes in

### Sign-Up On Cotton Crop Insurance Deadline Nears

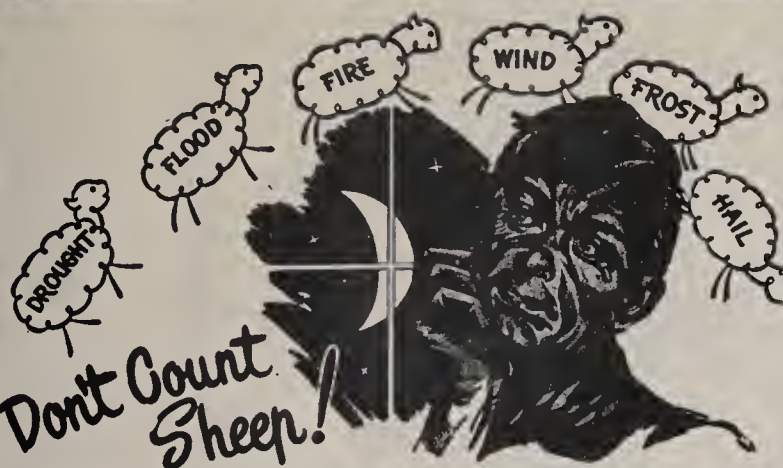
Beckham county farmers expecting to carry all-risk crop insurance protection on their 1954 cotton were warned this week that time is running out. March 31 is the final date for filing applications for insurance, according to Odle Webster, county crop insurance agent.

"Yes, after March 31 it will be too late to sign up for this all-risk policy," he said. "The bars will then go down for another year. We are anxious that every

The crop insurance policy covers all the natural cropping risks from planting until harvest and the is reasonable, Mr. Webster plains. While the financial guarantee is not so attractive when compared with a bumper crop, level of coverage is high enough to ease the shock when crops fail for any reason.

"The unprotected farmer loses his cash operating expenses for one or two years is re-





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## FEDERAL CROP INSURANCE

### What Federal Crop Insurance Means To Ward County Farmers

Federal Crop Insurance is not a profit making deal for the farmer or the Agricultural Department, but is a "cost of production" insurance whereby the farmer is offered protection on his investment in each of the insured units. This GUARANTEES the individual farmer of at least cost of production. The insurance covers all the known hazards, and the unknown, as long as the crop loss was caused by unavoidable causes. It is the only SURE WAY OF FARMING. Crop Insurance, added to the price support program, and the soil improvement gives the farmer a "break."

## FEDERAL CROP INSURANCE

See George Opland For Details

F. C. I. C. Agent In The A. S. C. Office

15 - 1 St. Street N.E.

Minot, North Dakota

## AGENTS' ADS

# MR. FARMER

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— CROP INVESTMENT —  
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For Further Information Contact Your  
McPHERSON COUNTY

### Federal Crop Insurance Office

In Leola Soon  
Open Monday through Friday  
Daniel Bieber — Agent



TO GET ALL RISK CROP INSURANCE see or write  
Fred Seibel, Agent, Elgin, ND  
Christ Sprenger, Elgin, N. D.  
Theo Neuman, Glen Ullin, N. D.  
Alvin Campbell, Morristown, S. Dak.

### MR. FARMER—

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### The Office for BURLEY TOBACCO INSURANCE

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## FEDERAL CROP INSURANCE

• Closing Date  
March 31, 1954

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FOR ACCEPTING NEW  
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# FEDERAL CROP INSURANCE

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## WED., MAY 5, 1954

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## FEDERAL CROP INSURANCE

ALBERT E. COX, Agent

J. H. MEADOWS, Associate

Reynolds Bldg.

Chatham, Virginia

Phone 5061

## March 31st Deadline...

Only 5 days left until the deadline for making application for  
FEDERAL CROP INSURANCE

The last chance for a sure return on  
your Flax and Wheat Crop in Grant  
County!

This year the coverage on flax is 5 bushels per acre and the premium is .64 on a bushel or \$2.02 per acre. Wheat coverage is 6.6 bushels per acre and the premium is .84 of a bushel or \$1.91 per acre.

For any information or to make your application call at the ASC office (formerly PMA) in Milbank.

### Leslie H. Mogen, Agent

Federal Crop Insurance Corporation





